What is claimed is:

1(currently amended). A method for assessing risks, comprising:

creating a questionnaire containing a series of questions **for** ~~form~~ prompting a user to supply information segmented according to risk areas, **wherein the risk areas encompass categories of potential losses**;

providing a data store for recording data identifying user responses to the questions;

programming a series of scoring rules containing an algorithm whereby the user responses are interpreted as indicating a predetermined level of risk **at least as to categories of said potential losses**;

presenting the questionnaire to a user and collecting the user responses in the data store;

processing the user responses through the scoring rules and the algorithm to generate a report identifying risk levels according to the risk areas.

2(original). The method of claim 1, further comprising storing a series of recommendations associated with the risk areas, selecting among the recommendations as a function of at least one of the user responses and the risk levels identified by said processing step, and presenting selected ones of the recommendations in the report.

3(original). The method of claim 1, further comprising creating a database and storing the questions and the user responses for a plurality of users for comparison in risk assessments of future users.

4(original). The method of claim 1, at least one of segmenting of the risk areas, creating the questionnaire and composing the algorithm comprises reliance on available data and judgment of professionals skilled in the risk areas.

5(currently amended). The method of claim 1, wherein the risks comprise at least one of risk of a claim of loss due to computational deficiency, denial of service, security breach, violation of legal regulations, tort, contractual breach, insufficient capacity to meet contractual requirements, breach of commitment of confidentiality, violation of intellectual property rights, **and** failure to adhere to multi-jurisdictional differences in regulation.

6(currently amended). The method of claim 1, wherein the risks are selected from the group consisting of risk of a claim of loss due to computational deficiency, denial of service, security breach, violation of legal regulations, tort, contractual breach, insufficient capacity to meet contractual requirements, breach of commitment of confidentiality, violation of intellectual property rights, **and** failure to adhere to multi-jurisdictional differences in regulation.

7(currently amended). The method of claim 1, wherein the risks consist of risk of a claim of loss due to computational deficiency, denial of service, security breach, violation of legal regulations, tort, contractual breach, insufficient capacity to meet contractual requirements, breach of commitment of confidentiality, violation of intellectual property rights, **and** failure to adhere to multi-jurisdictional differences in regulation.

8(original). The method of claim 1, wherein said questionnaire requires selection among a limited set of possible answers and the algorithm quantifies risk based on each possible answer.

9(original). The method of clam 8, wherein the questionnaire requires selection among yes/no and numeric answers.

10(original). The method of claim 8, wherein the questionnaire permits at least one of a missing answer and an answer indicating a lack of information, and wherein the algorithm assesses the risk levels as a function of said one of a missing answer and said lack of information.